

**UNITED STATES BANKRUPTCY COURT**  
District of Utah

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 8/24/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ignacio Gutierrez Jr 3163 Porter Ave Ogden, UT 84403	Concepcion Gutierrez fka Concepcion Ledezma 3163 Porter Ave Ogden, UT 84403
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Case Number: 15-27922 JTM	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-2866 xxx-xx-7767
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Attorney for Debtor(s) (name and address): Brian S. Wurtz Beehive Advocates 10907 S. State St. Sandy, UT 84070 Telephone number: (801) 432-2975	Bankruptcy Trustee (name and address): Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111 Telephone number: (801) 596-2884
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**Meeting of Creditors**

Date: **October 8, 2015**

Time: **11:00 am**

Location: **Federal Building, 324 25th Street, Room 6026, Ogden, UT 84401**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): <b>1/6/16</b>	For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): <b>2/22/16</b>
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A Proof of Claim form may be obtained from any U.S. Bankruptcy Court nationwide or via the court's website at [www.utb.uscourts.gov](http://www.utb.uscourts.gov)

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:** **12/7/15**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Notice of Filing of Plan, Hearing on Confirmation of Plan and Hearing on Certain Objections**

The debtor has filed a plan. The hearing on confirmation and any filed objections under Local Rule 2003-1(a), 2083-1, or 6070-1(c) will be held:

Date: **11/19/15**, Time: **03:00 PM**, Location: **U.S. Bankruptcy Court, Rm 341, 350 South Main Street, Salt Lake City, UT 84101**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

350 South Main #301 Salt Lake City, UT 84101 Telephone number: (801) 524-6687	<b>For the Court:</b>
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**For the Court:**

Clerk of the Bankruptcy Court: David A. Sime	
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Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: **9/9/15**

**Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) for details.

**EXPLANATIONS**

FORM RAB9I (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form may be obtained from any U.S. Bankruptcy Court nationwide or via the court's website at <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a> . A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Ref: 11 U.S.C. §348 and F.R.B.P. 3002(c)(5). <b>Filing Deadline for a Foreign Creditor:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007-1, 2003-1(a), 2083-1(e)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Objections to Confirmation and the Filing of Tax Returns	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation found on the front page of this notice. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken. Unfiled tax returns must be submitted to the appropriate taxing authority and the trustee pursuant to Local Rule 6070-1(c)(1)(2)(3).

**-- Refer to Other Side for Important Deadlines and Notices --**

In re:  
Ignacio Gutierrez, Jr  
Concepcion Gutierrez  
Debtors

Case No. 15-27922-JTM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 1088-2

User: jwg  
Form ID: rab9i

Page 1 of 2  
Total Noticed: 45

Date Rcvd: Sep 09, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2015.

db/jdb +Ignacio Gutierrez, Jr, Concepcion Gutierrez, 3163 Porter Ave, Ogden, UT 84403-0640  
tr +Lon Jenkins tr, 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408  
9950600 +180 Medical Inc, PO Box 731961, Dallas, TX 75373-1961  
9950601 +1st Choice Money Center, 1550 N Main Street #H, Layton, UT 84041-1757  
9950605 Check City, P.O. Box 97183, Orem, UT 84097  
9950607 +Clark County Collection, 8860 W Sunset Rd Ste 100, Las Vegas, NV 89148-4899  
9950614 +Dollar Loan Center, 1789 West 7800 South, West Jordan, UT 84088-4017  
9950615 +Esurance, 650 Davis St., San Francisco, CA 94111-1981  
9950616 +Evergreen Solutions, 2863 West Temple, Salt Lake City, UT 84115-3551  
9950617 +Fast Buck, 3635 Washington Blvd., Ogden, UT 84403-1737  
9950620 +Geico Casualty Company, Processing Center, 27 PO Box 55126, Boston, MA 02109  
9950621 +Gentle Breeze Online, 8 Crestwood Road, Boulevard, GA 91905-9725  
9950622 +Ginnys/Swiss Colony Inc, Attn: Bankruptcy, 1112 7th Ave, Monroe, WI 53566-1364  
9950623 +Green Gate Services LLC, 600 F Street, Ste 3 # 721, Arcata, CA 95521-6301  
9950625 +Intermountain Health Care, Remittance Processing, PO Box 410400, Salt Lake City, UT 84141-0400  
9950627 LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
9950626 Laboratory Corp., PO Box 2240, Burlington, NC 27216-2240  
9950628 +Loyal Loans, 4901 S. State St., Salt Lake City, UT 84107-4989  
9950629 +Markosian Auto, 4238 South Redwood Road, Salt Lake City, UT 84123-2220  
9950630 +Merrill Law Office, 849 West Hill Field Road #203, Layton, UT 84041-4600  
9950631 +Mountain Loan Centers Inc, Payment Processing Center, 1251 East 100 South, Saint George, UT 84790-3069  
9950632 +Mr. Money/Money 4 You, 1858 W 5150 S#503, Roy UT 84067-3060  
9950633 +Ogden Clinic, 4650 Harrison Blvd, Ogden, UT 84403-4303  
9950634 +Ogden Regional Medical Center, PO Box 290429, Nashville, TN 37229-0429  
9950635 +Sst/afffcu, Attn:Bankruptcy, Po Box 3999, St. Joseph, MO 64503-0999  
9950636 +Tanner Clinic, 2121 N 1700 W, Layton, UT 84041-1185  
9950639 +Utah Title Loans, 3501 Washington Blvd, Ogden, UT 84403-1033  
9950640 +Valley Ins & Financial Services, 3818 W. 5400 S., Taylorsville, UT 84129-3561

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: brian@beehivelaw.com Sep 10 2015 02:40:42 Brian S. Wurtz, Beehive Advocates, 10907 S. State St., Sandy, UT 84070  
9950602 +E-mail/Text: bankruptcycgroup@apgfcu.com Sep 10 2015 02:40:48 APG Federal Credit Union, Apg Federal Credit Union, Po Box 1176, Aberdeen, MD 21001-6176  
9950603 +EDI: CAPITALONE.COM Sep 10 2015 02:08:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
9950604 +E-mail/Text: opsga\_usbankruptcy@cashnetusa.com Sep 10 2015 02:40:48 CashNet USA, 200 W Jackson Blvd., 4th Floor, Chicago, IL 60606-6949  
9950606 +Fax: 614-760-4092 Sep 10 2015 04:47:50 Checksmart, 3087 Washington Blvd, Ogden, UT 84401-3737  
9950608 E-mail/Text: WST\_Bankruptcy@cable.comcast.com Sep 10 2015 02:42:24 Comcast, P.O. Box 34744, Seattle, WA 98124-1744  
9950609 +EDI: CCS.COM Sep 10 2015 02:08:00 Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3246  
9950610 +E-mail/Text: cashnotices@gmail.com Sep 10 2015 02:42:22 CreditBox, PO Box 168, Des Plaines, IL 60016-0003  
9950611 EDI: DIRECTV.COM Sep 10 2015 02:08:00 Direct TV, PO Box 78626, Phoenix, AZ 85062-8626  
9950612 EDI: ESSL.COM Sep 10 2015 02:08:00 Dish Network, P.O. Box 105169, Atlanta, GA 30348-5169  
9950613 +EDI: DCI.COM Sep 10 2015 02:08:00 Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596  
9950613 +E-mail/Text: bankruptcynotices@dcicollect.com Sep 10 2015 02:42:14 Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596  
9950618 +EDI: AMINFOPF.COM Sep 10 2015 02:08:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
9950619 +EDI: AMINFOPF.COM Sep 10 2015 02:08:00 Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
9950624 +EDI: IIC9.COM Sep 10 2015 02:08:00 IC System Inc, P.O. Box 64378, Saint Paul, MN 55164-0378  
9950637 +E-mail/Text: bknotices@lac77.com Sep 10 2015 02:41:01 Titaniumfund, 1265 S State St, Clearfield, UT 84015-1602  
9962922 EDI: RECOVERYCORP.COM Sep 10 2015 02:08:00 Tosh, Inc. dba Check City, Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
9950638 EDI: UTAHTAXCOMM.COM Sep 10 2015 02:08:00 Utah State Tax Commission, Attn: Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-3340  
TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

District/off: 1088-2

User: jwg  
Form ID: rab9i

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Total Noticed: 45

Date Rcvd: Sep 09, 2015

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 11, 2015

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2015 at the address(es) listed below:

Brian S. Wurtz on behalf of Debtor Ignacio Gutierrez, Jr brian@beehivelaw.com,  
ecfbeehivelegal@gmail.com;sally@beehivelaw.com;bryan@beehivelaw.com  
Brian S. Wurtz on behalf of Joint Debtor Concepcion Gutierrez brian@beehivelaw.com,  
ecfbeehivelegal@gmail.com;sally@beehivelaw.com;bryan@beehivelaw.com  
Kevin R. Anderson tr ecfmail@ch13kra.com, lneebpling@ch13kra.com  
United States Trustee USTPRegion19.SK. ECF@usdoj.gov

TOTAL: 4